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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet	1	of	2
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Application Number	09/624,732
Filing Date	July 25, 2000
First Named Inventor	Gerald P. Sullivan
Group Art Unit	2165
Examiner Name	Vincent Millin
Attorney Docket Number	23334.01

U.S. PATENT DOCUMENTS						
Examiner Initials ¹	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
J2		5,819,238		Fernholz	10/06/1998	
J1		5,193,056		Todd	03/09/1993	
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[illegible]

8/20/01

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/088 (10-96)

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<p>Substitute for form 1449B/PTO</p> <h2 style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center;">(use as many sheets as necessary)</p>				Complete if Known	
		Application Number	09/624,732		
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		First Named Inventor	Gerald P. Sullivan		
		Group Art Unit	2165		
		Examiner Name	Vincent Millin		
		Attorney Docket Number	23334.01		
Sheet	2	of	2		

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
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Jz		"Bot's Will Make Banks Rethink Their Practices", American Banker	
Jz		"NEC Reforms Emphasize Net, Independence for Divisions", Nikkei Weekly	
Jz		"What's Next---A Patent for The 401(k)?", Business Week	
Jz		"Investment Platform Shrinks Pension Plan Paperwork, Expense", Corporate Cashflow	
Jz		"Real-time Pricing Yields Timelier Trust Services", Wall Street Computer Review	
Jz		"Not-for-profit Fund Accounting System Executive Data Systems, Inc. (Software Review)", Hospital Financial Management	
Jz		"Construction of Computer-Aided System of Account of Operation in Stock Market With Use of Network Processes", Grey Literature in Europe: SGL	

Examiner Signature	<i>James Zunte</i>	Date Considered	8/20/01
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